

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Peter W. Huybers
 Deborah J. Huybers
 Debtors

Case No. 15-16421-mdc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 3180W

Page 1 of 1
 Total Noticed: 14

Date Rcvd: Dec 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2018.

db/jdb	+Peter W. Huybers, Deborah J. Huybers, 1905 Walnut Ridge Estates, Pottstown, PA 19464-3089
13661759	+Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
13639227	+Deutsche Bank National Trust Company, Nationstar Mortgage LLC, PO Box 619096, Dallas TX 75261-9096
13691875	+Law Office of Stephen Ross, P.C., 152 E. High Street, Suite 100, Pottstown, PA 19464-5480
13659720	+U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
13796878	+Walnut Ridge Homeowners Association, PO Box 1235, Pottstown, PA 19464-0881

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: megan.harper@phila.gov Dec 08 2018 03:30:51 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 08 2018 03:29:46 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 08 2018 03:30:18 U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13622451	+E-mail/Text: bncmail@w-legal.com Dec 08 2018 03:30:08 CERASTES, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13620135	EDI: CAPITALONE.COM Dec 08 2018 08:13:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
13671060	EDI: BL-BECKET.COM Dec 08 2018 08:14:00 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13614957	EDI: RESURGENT.COM Dec 08 2018 08:13:00 LVNV Funding, LLC its successors and assigns as, assignee of FNBMC, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13673793	+EDI: MID8.COM Dec 08 2018 08:13:00 Midland Credit Management, Inc., as agent for MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 09, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2018 at the address(es) listed below:

BRIAN CRAIG NICHOLAS	on behalf of Creditor Deutsche Bank National Trust Company, as Trustee on behalf of HSI ASSET SECURITIZATION CORPORATION TRUST 2006-HE2 bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
JOSEPH L QUINN	on behalf of Plaintiff Peter W. Huybers CourtNotices@sjr-law.com
JOSEPH L QUINN	on behalf of Debtor Peter W. Huybers CourtNotices@sjr-law.com
JOSEPH L QUINN	on behalf of Joint Debtor Deborah J. Huybers CourtNotices@sjr-law.com
KEVIN S. FRANKEL	on behalf of Creditor Nationstar Mortgage LLC, et al pa-bk@logs.com
KEVIN S. FRANKEL	on behalf of Creditor Nationstar Mortgage LLC pa-bk@logs.com
MATTHEW CHRISTIAN WALDT	on behalf of Creditor Deutsche Bank National Trust Company mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
United States Trustee USTPRRegion03.PH.ECF@usdoj.gov	
WILLIAM C. MILLER, Esq.	ecfemails@phl13trustee.com, philaecf@gmail.com

TOTAL: 9

Information to identify the case:

Debtor 1 **Peter W. Huybers**
First Name Middle Name Last Name

Debtor 2 **Deborah J. Huybers**
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **15-16421-mdc**

Social Security number or ITIN **xxx-xx-7855**
EIN **-----**

Social Security number or ITIN **xxx-xx-2136**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Peter W. Huybers

Deborah J. Huybers
aka Debbie Huybers, fka Deborah J. Morris

12/6/18

By the court: Magdalene D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.